

**Onslow County  
Board of  
Commissioners  
Meeting  
March, 15<sup>th</sup> 2010**



# Speaker Introduction

- ◆ Kent Hood
- ◆ Fire Rating Inspector
- ◆ NC Department of Insurance, Office of State Fire Marshal
- ◆ OSFM - 2003 to Present
- ◆ 27 years of Fire Service.

# What is NCRRS?

- ◆ North Carolina Response Rating System.
- ◆ On July 1, 2000; the North Carolina Department of Insurance became the agency responsible for the fire insurance rating of municipalities/fire districts with populations under 100,000 residents.



# Onslow County Population

- ◆ 2000 Census = 150,355 people
- ◆ 2008 Estimate = 176,004 people
- ◆ 2010 Estimate = 182,033 people



# Purpose of NCRRS Survey

- ◆ The purpose of the NCRRS / Public Protection Classification Survey is to gather information needed to determine a fire insurance classification which may be used to develop property insurance premium calculations. It is not for property loss, prevention, or life safety purposes and no life safety or property loss recommendations will be made.



# North Carolina Response Rating System

- ◆ Cycle inspections are conducted every 5-7 years.
- ◆ Reviews and issues insurance rates for the current district and/or districts being served.
- ◆ Allows departments the ability to receive improvements for future growth and expansion.
- ◆ Departments are notified several months before the inspection thus allowing time to prepare needed documentation and staff participation.



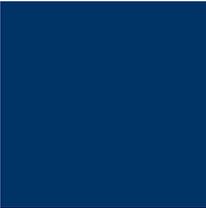
# Municipal Fire Districts

- ◆ Corporate limits require all property to be located within 5 miles of rated fire station.
- ◆ This includes all satellite annexations that may occur.
- ◆ Automatic Aid contracts may be required for corporate limits not within 5 miles of rated fire station.

# NCRRS Components

- ◆ Communications – 10%  
(Receiving & Handling Fire Alarms)
- ◆ Fire Department – 50%
- ◆ Water Supply – 40%

Imagine taking a test and the total grade being 100%!!!



# Communications

- ◆ The receiving and handling of fire alarms are done at the Onslow County Emergency 911 Center
- ◆ Credit for Telephone Service
- ◆ Credit for Operators
- ◆ Credit for Dispatch Circuits



# Fire Department

- ◆ Credit for Engine Companies
  - Location every 1.5 Miles
- ◆ Credit for Reserve Pumpers
  - 1 reserve for every 8 in-service engine companies
- ◆ Credit for Pump Capacity
  - Must meet the **Basic Fire Flow**
- ◆ Credit for Ladder/Service Companies
  - Location every 2.5 Miles
- ◆ Credit for reserve Ladder/Service Company
  - 1 reserve for every 8 in-service ladder/service companies

# Fire Department (cont.)

- ◆ Credit for Distribution
  - Hydrants covered by Engine & Service/Ladder Company Locations.
  - Determines the need for additional station locations.
- ◆ Credit for Company Personnel
  - Average On-Duty Response Personnel.
  - Average On-call/Volunteer Personnel.

# Fire Department (cont.)

- ◆ Credit for Training
  - Drills & Company Training, Haz-Mat, Officer, Pre-Plans, Recruit, Driver Operator.
  - Training Facilities.
  - Training Aids and Training manuals.

# Basic Fire Flow

- ◆ The amount of water, expressed in gallons per minute (GPM), determined by the fifth highest\* Needed Fire Flow (NFF) for a given Fire Insurance District.
- ◆ Every structure requires a Needed Fire Flow.

*\*Maximum BFF shall not exceed 3,500 GPM*

# Water Supply

- ◆ Credit for Supply System
  - How much water is available for fire suppression use.
- ◆ Credit for Hydrants
  - Installed properly and coverage of district.
- ◆ Credit for Inspection and Condition of Hydrants
  - Hydrant maintenance/inspection program.

# Public Protection Classes

Class

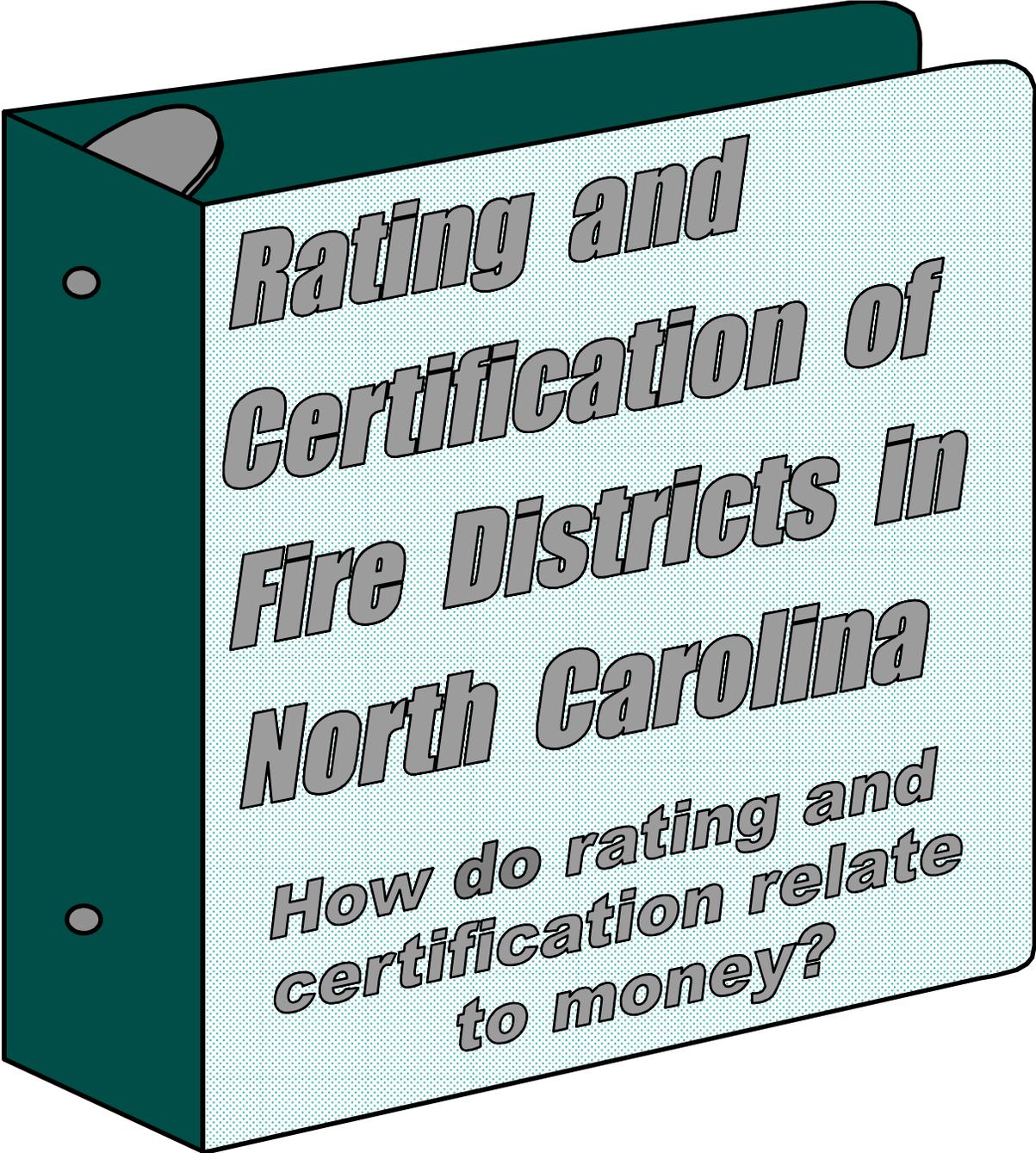
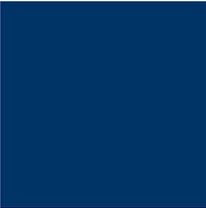
%

1	90.00 or more
2	80.00 to 89.99
3	70.00 to 79.99
4	60.00 to 69.99
5	50.00 to 59.99
6	40.00 to 49.99
7	30.00 to 39.99
8	20.00 to 29.99
9	10.00 to 19.99

# Rating Classifications Fire Districts Below 9

PPC Class # In N.C.

1	1
2	7
3	29
4	79
5	321
6	458
7	212
8	26



# *Rating and Certification of Fire Districts in North Carolina*

*How do rating and  
certification relate  
to money?*



# Community Factors

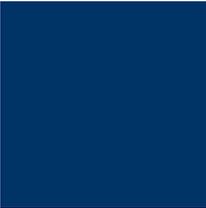
- ◆ Insurance Premiums
- ◆ Potential Residential Development
- ◆ Potential Commercial Development
- ◆ Local Funding Tied To Property Development



# Comparison of Insurance Premiums Relative to ISO Public Protection Classifications

◆ This chart compares annual insurance premiums for a new wood frame home valued at \$100,000.00 with smoke detectors. This report was provided by an actual agent in Wake County.

ISO CLASS	AGENT 1	AGENT 2	AGENT 3
10	\$470.00	\$514.00	\$585.00
9	\$376.00	\$411.00	\$469.00
9S	\$376.00	\$411.00	\$469.00
8	\$353.00	\$384.00	\$438.00
7	\$318.00	\$347.00	\$394.00
6	\$259.00	\$283.00	\$320.00
5	\$259.00	\$283.00	\$320.00
4	\$259.00	\$283.00	\$320.00
3	\$259.00	\$283.00	\$320.00
2	\$259.00	\$283.00	\$320.00
1	\$259.00	\$283.00	\$320.00



# Firefighter Benefits

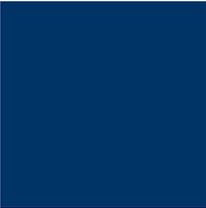
- ◆ Pension Fund
- ◆ Fireman's Relief Fund
- ◆ Fireman's Death Benefit - N.C.
- ◆ Fireman's Death Benefit - U.S.
- ◆ Grants

# NC Department of Insurance OSFM Fire Rating Inspectors



# Questions & Comments

- ◆ OSFM staff will begin performing surveys on selected departments starting in June 2010.
- ◆ Survey's will take 2-3 days to complete.
- ◆ After the survey is completed the fire department and the County Manager will be notified of the results.



NORTH CAROLINA  
DEPARTMENT OF INSURANCE

 **OSFM**

**OFFICE OF STATE FIRE MARSHAL**